

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-17593-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lois Joanne Anderson  
606 Main Street  
Bayville, NJ 08721

Social Security No.:

xxx-xx-4057

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 9, 2024

JAN: mmf

Jeanne Naughton  
Clerk

In re:

Lois Joanne Anderson

Debtor

Case No. 21-17593-MBK

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Feb 09, 2024

Form ID: cscnods

Total Noticed: 54

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2024:****Recip ID****Recipient Name and Address**

db	+ Lois Joanne Anderson, 606 Main Street, Bayville, NJ 08721-2226
sp	+ Vince DeSimone, Law Offices of Vincent Desimone, 54 E. Water Street, Toms River, NJ 08753-7665
519321189	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519318245	Td Bank N.A., Greenville, SC 29601
519318248	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address**

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 09 2024 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 09 2024 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519318229	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 09 2024 20:55:00	Honda Financial Services, PO Box 65507, Wilmington, DE 19808-0507
519318217	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 09 2024 20:55:00	American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088
519322430	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 09 2024 20:55:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519318216	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 09 2024 20:55:00	American Honda Finance, PO Box 168128, Irving, TX 75016-8128
519318218	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 09 2024 20:53:00	Bank of America, Attn: Bankruptcy, PO Box 982234, El Paso, TX 79998-2234
519318219	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 09 2024 20:53:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
519318220	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2024 20:59:49	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
519318221	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 09 2024 21:00:02	Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293
519318222	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 09 2024 21:31:48	Capital One Bank USA N, Attn: Bankruptcy, PO Box 30281, Salt Lake City, UT 84130-0281
519355012	+ Email/PDF: ebn_ais@aisinfo.com	Feb 09 2024 21:10:55	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519450528	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2024 20:59:49	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

District/off: 0312-3

User: admin

Page 2 of 4

Date Recd: Feb 09, 2024

Form ID: cscnods

Total Noticed: 54

519318224	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 09 2024 21:11:01	Citibank/Best Buy, Citicorp Credit Svrs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
519318225	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2024 20:55:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
519318226	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 09 2024 20:55:00	Comenitycb/boscov, PO Box 182120, Columbus, OH 43218-2120
519325346	Email/Text: mrdiscen@discover.com	Feb 09 2024 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519318227	Email/Text: mrdiscen@discover.com	Feb 09 2024 20:53:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
519318228	Email/Text: mrdiscen@discover.com	Feb 09 2024 20:53:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
519318223	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2024 21:11:14	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
519318230	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 09 2024 21:21:33	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
519456344	+ Email/Text: PBNCNotifications@perituservices.com	Feb 09 2024 20:53:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519318231	Email/Text: PBNCNotifications@perituservices.com	Feb 09 2024 20:53:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
519318232	Email/Text: PBNCNotifications@perituservices.com	Feb 09 2024 20:53:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
519441362	Email/PDF: resurgentbknotifications@resurgent.com	Feb 09 2024 20:59:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519318233	Email/Text: signed.order@pfwattorneys.com	Feb 09 2024 20:54:00	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
519450527	Email/Text: bnc-quantum@quantum3group.com	Feb 09 2024 20:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519318235	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 09 2024 20:56:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
519318234	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 09 2024 20:56:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519334903	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 09 2024 20:56:00	Rocket Mortgage, LLC fka Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519318236	Email/Text: bankruptcy@rubinrothman.com	Feb 09 2024 20:54:00	Rubin and Rothman, PO Box 9003, Islandia, NY 11749-9003
519318237	Email/PDF: SoFiBKNNotifications@resurgent.com	Feb 09 2024 20:59:55	Sflndcorp, 1 Letterman Dr, San Francisco, CA 94129-1494
519337597	+ Email/PDF: SoFiBKNNotifications@resurgent.com	Feb 09 2024 20:59:49	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
519318238	Email/PDF: SoFiBKNNotifications@resurgent.com	Feb 09 2024 20:59:44	Sofi Lending Corp, 375 Healdsburg Ave Ste 280, Healdsburg, CA 95448-4151
519318239	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 09 2024 21:00:06	Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036
519318240	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 09 2024 20:59:55	Syncb/tjx Cos Dc, PO Box 965015, Orlando, FL 32896-5015
519318241	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 09 2024 21:00:06	Synchrony Bank/Tjx, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
519318242	Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0312-3

Date Rcvd: Feb 09, 2024

User: admin

Form ID: cscnods

Page 3 of 4

Total Noticed: 54

519318244	Email/Text: bankruptcy@td.com	Feb 09 2024 21:10:57	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519318247	Email/Text: bankruptcy@td.com	Feb 09 2024 20:55:00	Td Bank N.A., PO Box 219, Lewiston, ME 04243-0219
519454102	+ Email/Text: bncmail@w-legal.com	Feb 09 2024 20:55:00	Td Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7744
519326615	^ MEBN	Feb 09 2024 20:46:27	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519318243	Email/Text: bncmail@w-legal.com	Feb 09 2024 20:55:00	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519318246	Email/Text: bncmail@w-legal.com	Feb 09 2024 20:55:00	Target, c/o Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475
519318249	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 20:59:57	Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301
519334762	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 20:59:44	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519332417	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 21:00:01	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519318250	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 21:00:22	Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438
519318251	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Feb 09 2024 20:59:55	Wf/fmg, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2024 at the address(es) listed below:

Name

Email Address

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Feb 09, 2024

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Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

MaryBeth Schroeder

on behalf of Debtor Lois Joanne Anderson marybeth@schroedermb-law.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 4